

## Why Banks Are Necessary

In the Robinson Crusoe stage of civilization, where every man produces what he consumes, or even in those more advanced communities where there is a rudimentary form of money exchange, a bank would be a useless thing. But as exchange of products and the division of labor develop, so that each man specializes on one thing and relies on exchange for the supply of his other wants, the need of credit is felt, that is to say, the power to borrow until he can use or sell his own product. When a man begins to specialize on shoe-making, he has to wait for his pay, whether he takes this pay in goods or in money. He must make his shoes before he can barter or sell them.

Now there could be no borrowing, were it not for the fact that every man and in fact every living thing has the power to produce more than is needed for immediate consumption, in other words to lay up a surplus. The shoemaker, for instance, may work at other things and save his own surplus. Or he may borrow from someone else who has done this saving. In either case, only by drawing on his own or someone else's accumulated wealth can he adopt the new and more efficient mode of production.

Under modern conditions there is even more need for credit. For modern methods of production require capital; that is to say, wealth used in producing more wealth, such as tools, machinery and buildings. A man working with his bare hands can do only a fraction of what he can do with the simplest of tools. Every increased use of machinery increases the laborer's productivity. But there must be saving by the manufacturer or a borrowing by him before he can get the machinery. And this is where the bank comes in.

BANKS store up the surplus earnings of many men and loan them to those who will use them for the purpose of creating more wealth. Through banks, the saver, no matter how small his accumulation, can aid in the development of industries which will give work to many and bring down the cost of the things he and others consume. People talk about the "good old times," but there never was a time when the people of the United States had so many of the necessities, conveniences and luxuries of life as they have right now. And the reason for this is the increased productivity of each man, when aided by the machines and other tools which credit and banks have made possible.

## THE VERMONT NATIONAL BANK

Banking Series No. 4.

## What This Bank Aims to Do

To do all we can to make depositors' relations with us profitable and agreeable.

To give to their enterprises the co-operation and timely assistance which a good bank can properly bestow.

To promote our customers' interests as we do our own.

These are some of the aims upon which the officers and

directors of this bank base an invitation to manufacturers, merchants, farmers and individuals to make this bank their banking home.

**Peoples National Bank**  
BRATTLEBORO

## VERMONT MONEY FOR VERMONT PEOPLE

It Is the Policy of the

## BRATTLEBORO TRUST COMPANY

to loan to people in this vicinity, rather than send money West or South.

Over \$1,000,000.00 of our assets is loaned on real estate or collateral, or on personal security to people who reside in or within 50 miles of Brattleboro.



How are you investing your savings? Are you putting it in the kind of investments that are good today, tomorrow, and years hence? We suggest you investigate the desirability of investing your money in First Mortgages on improved farms in Oregon, Idaho and Montana, to be secured through this company. They yield the highest rate of interest compatible with safety — 6 per cent. Write, call or phone for particulars.

**VERMONT LOAN & TRUST COMPANY**  
BRATTLEBORO, VT.

**SCOTT FARM**  
E. C. TENNEY, Manager  
PURE VERMONT MAPLE SYRUP  
Blue Ribbon Guernsey Butter  
VISITORS WELCOME AT ALL TIMES  
TEL. 227-Y

## 6% INVESTMENT

SECURED BY PRODUCING FARM LAND. VALUE OF SECURITY NEARLY THREE TIMES LOAN. NET INCOME LAST YEAR EQUIVALENT TO 60 PER CENT OF ENTIRE BOND ISSUE.

First mortgage serial real estate bonds issued and safe-guarded by a trust deed.

Bonds of \$500 and \$1,000 amounts maturing in three to ten years secured by a direct first mortgage on two high grade farms of 2,720 acres in Morrow County, Oregon.

Since we first invest our own funds in this bond issue the safeguards which protect us in the purchase of this security are the safeguards which protect the investors who purchase them from us.

The full meaning of our recommendation of these safe investments may be indicated by the fact that no investor has ever lost a dollar of principal or interest on any security purchased of us since our incorporation 30 years ago.

Orders may be wired or 'phoned at our expense.

**VT. LOAN & TRUST COMPANY**  
F. B. PUTNAM, Sales Mgr.,  
BRATTLEBORO, VT.

It Pays to Advertise  
in The Reformer

Reformer Classified Ads. Bring Good Results

## STATE EDUCATION NOTES.

### Items of Interest Concerning Schools, Teachers and Districts.

The normal schools will open Monday, Sept. 18. There is every indication that the attendance will be large and each school has increased its teaching staff and the number of critic teachers in the training class. At the Johnson normal school there is now a critic teacher in charge of each room in the training school.

The teachers' training schools in the Montpelier seminary, People's academy at Morrisville, the Essex Junction high school and the Randolph high school report classes with more than 14 students. This entitles them to an assistant teacher.

Since the first of July nearly 2,000 Vermont teachers have been re-certified under the new regulations. This has involved a large amount of correspondence and investigation on the part of the commissioner's office. The work is now nearly completed. Very few life certificates under the new plan will be issued this year. One of the results of the new system of certification has been a large attendance at the various summer schools. About one-third of the teachers of Vermont attended at least three weeks of summer school. This is a record that has not been approached by any other state in the Union. The attendance was not limited to the institutions in our own state. There were Vermont teachers at George Washington university, Washington, Columbia university, university of New York, Simmons college, Harvard university and Dartmouth college. According to the new regulation towns will receive state aid according to the kind of certificate held by the teachers in their rural schools, four dollars a week being allowed for the life certificate, three dollars for the qualification certificate and two dollars for the probationary certificate. The state will give trained teachers rebates only to towns which employ teachers holding one of the new certificates.

The revised list of junior high schools is as follows: Jeffersonville, Cabot, Plainfield, North Troy, Highgate Center, Essex Center, Burlington, Waitsfield, South Royalton, Hinesburg and Randolph Center.

Teachers' Training classes have been granted to Brigham academy, Bakersfield, Wilmington, Swanton and South Royalton.

Norman Frost has been granted a year's leave of absence from his duties as superintendent of the Washington West district for professional study at Columbia university. William H. Darrow of Putney has been elected by the state board to fill the vacancy.

The 67th annual convention of the Vermont State Teachers' association will be held at Burlington on Oct. 12, 13, 14, 1916. Dr. John H. Findlay, commissioner of education for the state of New York, has been secured as one of the speakers. Further information relative to the convention can be obtained from Prin. A. S. Harriman, chairman, executive committee.

Two expositions will be held this fall in which many Vermonters will have special interest, and in which many Vermont boys and girls will desire to compete for prizes in a variety of classes.

Supt. John D. Whittier of the Bennington Central district has been granted two months' leave of absence by the state board for the purpose of working with the extension department of the university which is engaged in preparing exhibits of boys' and girls' club work to be shown at the National Dairy show in Springfield, Mass., October 13. The temporary vacancy in his district is to be filled by Mrs. Edward Smith of Bennington.

Schools will open throughout the state on Monday, Sept. 18, except in the localities where cases of infantile paralysis exist. In these localities the superintendent will follow the instruction of the local health boards.

Through the generosity of Mortimer Proctor, of Proctor, the Vermont Forestry association is offering three prizes to the students in the high schools and academies of the state for the best essays on Forestry in Vermont. Full details will be furnished later.

The \$100 voted to each superintendent by the board of education at its meeting of August 10 takes the place of the "traveling account" of last year. For this \$100, the superintendents need keep no vouchers nor render any accounts. In addition to this, the usual "office expense" account will be allowed at the end of the year. For this an account must be rendered and vouchers presented. This includes only such office expenses as can be legitimately charged to the state and should not contain items that should be charged to the towns.

The state board has authorized the commissioner to hold two institutes for the instruction of the teachers' training classes. The dates and places are to be announced later.

A committee has been appointed to investigate the purchasing of phonograph records. These records are to be made a circulating library for distribution among the junior high schools.

The resignation of Walter H. Spile as instructor of science and expression at the Johnson normal school has been accepted.

### THE "TEENS" BANQUET.

Feature of State Sunday School Convention Here Oct. 20.

A feature of the Vermont State Sunday School association annual convention in Brattleboro Oct. 18, 19 and 20 will be a "teens'" banquet on the night of Oct. 20. It will immediately follow the rally of the older boys and girls and will be addressed by Miss Margaret Slattery, of Boston, and J. L. Alexander of Chicago, and will be a time of good-fellowship and fun as well as real profit. Mr. Alexander, B. N. Clark, Hon. Frank Plumley of Northfield, Mrs. A. R. Crewe of Bradford and Miss Grace M. Chapin of Saxtons River are among those whom it is expected will respond to toasts.

**WEST NORTHFIELD, MASS.**  
F. G. Courser has a new Allen automobile.

Miss Lillian Stebbins motored to Fitchburg Sunday with her brother, Albany, and family.

Will Nadeau of Buckland, Mass., has been visiting at F. L. Starks' and calling on some of his old friends.

## NORTHFIELD, MASS.

Schell bridge is being repaired by Edgar Aldrich.

Charles Lampson is clerk in Haskell's meat market.

L. H. Lazelle was home from Providence, R. I., over Sunday.

Mrs. George Holton is visiting her brother, George Long, in Boston.

Mr. and Mrs. Frank P. Britton are with the Evans party at Nahant.

Mrs. Mary Perkins of Indiana has been a guest of Mrs. Samuel Holton.

Henry Hitchcock of Ware is a guest of his daughter, Mrs. F. W. Kellogg.

Donald Barber, son of John Barber, left Tuesday to enter Cushing academy.

Miss Beatrice Hale is in Boston this week taking entrance examinations for Boston university.

A dance under the direction of G. N. Kidder will be held in Red Men's hall Sept. 20, in the evening.

Sentencing day at Northfield seminary was postponed from Tuesday to Thursday as W. R. Moody was away.

Miss Francis Stevens of Lynn is a guest of Miss Bernice Webster, her classmate at Boston Normal Art school.

Rev. Waldo Stevenson, who spent the past month with his family on Rustie Ridge, returned to Philadelphia Monday.

Miss Minnie and Miss Violet Lyman have returned home from a stay of two weeks at the Lakeside House, Spofford lake.

Mrs. Luetta French of Woodstock, who was a guest of her brother, Dr. N. P. Wood, two weeks, left Tuesday for her home.

Mrs. E. M. Lazelle attended the Franklin county convention of W. C. T. U. in Springfield Tuesday and Wednesday.

Miss Maude Warwick, who spent the summer with her sister, Mrs. L. A. Polhemus, returned Monday to teach in New Jersey.

Mrs. Hamlin and household, who were at the Dr. A. J. Brown place on South Main street this summer, have returned to New York.

Dr. R. H. Philbrick and Charles Jacobs have returned from an automobile trip to Long Island, where they enjoyed the fishing.

A reception for the new students of the seminary was given Monday evening at Skinner gymnasium by the Y. W. C. A. of the school.

Robert Murray, who has been employed at Nahant this summer, will spend a few days here with his sister, Mrs. E. T. Palfam, before beginning his course at Syracuse college.

Mrs. J. A. Stebbins left Thursday to accompany her guest, Mrs. Frank Warner, as far as New York on her return trip to her home in Des Moines, Iowa. They will make the trip up the Hudson river together.

Mr. and Mrs. Walter Bonney, who have been visiting Mrs. Bonney's mother, Mrs. R. W. Woodbury, will leave Friday evening of this week for the West. Mr. Bonney is dean of the department of music of Jamestown college, Jamestown, N. D.

Dr. and Mrs. Robert McCallaine of New York city are guests of their parents, Mr. and Mrs. Frank Heald.

Mrs. Mabel Heald State of Springfield will come the latter part of this week and will visit also with her parents and sister, Mrs. McCallaine.

Mrs. Bessie Symonds has closed her apartment on Highland avenue and returned to the International college of Springfield. Miss Helen Symonds will return next Monday to Moulton college, Toronto, Canada, where she is a teacher of physical culture and expression.

H. A. Lewis and Dr. R. G. Holton have returned from an 800-mile trip in Vermont and Canada, made in Mr. Lewis's automobile. They visited the cities along Lake Champlain to Montreal, Canada, and home by way of Plattsburg, N. Y., and the Mohawk Trail.

The Northfield chapter of the Order of Eastern Star held its annual inspection Wednesday evening. The associate matron and the deputy grand matron, Mrs. Louise G. Crafts of Northampton and Miss Alice Wallace of Greenfield, made their official visit and inspected the order. The members of Arcana chapter of Greenfield were guests of the evening. Following the business session a banquet was served.

Mrs. C. H. Webster and her sisters, Mrs. C. C. Stearns, Miss Emma Alexander, Miss Lillian Alexander and Miss Elizabeth Alexander left Thursday morning for the White mountains. They planned to stop at Sunapee Lake, N. H., the first night and will visit the chief summer resorts of the mountains. They expect to be away a week or 10 days. They are making the trip in Mrs. Webster's new Studebaker automobile.

### HINSDALE, N. H.

Rennie Mason, Lorin Walker and Oliver Houle will play for the Winchester team against Richmond in Winchester Saturday.

Miss Anna Hoyer spent one day last week with friends in town.

Miss Flora Morin is at home from Winchester for a month's vacation.

Mrs. Adeline Boucher of New Bedford, Mass., has been spending a few days at Joseph Boucher's.

Loria Walker has finished work at the Zion's Hill press and has employment with the White-Washburn Co.

Chaplain Jones, who formerly was connected with the United States navy, will speak on Personal Reminiscences of the Religious Life of the Navy, in the Congregational church Sunday evening at 8.45 o'clock.

The death of Miss Lillian E. Britton in Brattleboro last Monday evening came as sad news to her many friends in this town, where she was born and spent all her early life. Among those who attended the funeral Wednesday from this town were Charles Safford, Mr. and Mrs. F. Tilden, Miss Vinnie Tilden, Mrs. Charles Holland, Mrs. D. C. Nims, Miss Hannah Higginson, Miss Ella Streeter and Mrs. O. L. Smith.

### DUMMERSTON.

The Ladies' club will meet in the church vestry at 2.30 Thursday afternoon.

There will be no services in the Congregational church Sunday morning. The Christian Endeavor service will be held at the usual hour. The service for the evening will be Little Chances to Help.

# The Sick Examined FREE FOR TWO DAYS ONLY

Boston's Master Specialist  
**Dr. Barbrick**

WILL MAKE HIS NEXT REGULAR VISIT TO  
Brattleboro, Vt. and be at The Brooks House  
Wednesday and Thursday, Sept. 20 and 21

Hours: 10 to 12, 2 to 5 and 7 to 8 Both Days

## FREE TO THE SICK

**Dr. Barbrick will find Your Disease**

and to accommodate the many who were unable to see him during his previous visits he will continue his Free Offer and give to all who call on him during this visit his complete examinations and full diagnosis together with all office services required by the case Absolutely Free of Charge.

### DISEASES TREATED

To those unacquainted with the great work carried on by Dr. Barbrick, the reach and range of his system of treatment and its admirable adaptation to the needs of every class of invalids may be indicated by the diversity of diseases accepted for treatment.

**CATARH** The symptoms and consequences of which are too well known to repeat.

**DEAFNESS** you warned by ringing noises in the ears of the catarrhal inflammation to the hearing?

**DYSPEPSIA** Loss of appetite, bloating of the stomach or any of the signs of catarrhal inflammation of the digestive organs.

**BRONCHITIS** Hacking cough, pain in the chest; loss of flesh, etc.

**CONSUMPTION** Have you been warned of the approach by a persistent cough, Night Sweats or hemorrhages?

**ASTHMA** Do you suffer from an oppressed feeling, choking or smothering sensation and difficult breathing?

**HEART DISEASES** Irregular pulse, fluttering or palpitation.

**KIDNEY DISEASES** Pain in the back, puffiness under the eyes, swelling of the feet and frequent urination.

**LIVER DISEASES** Pain in the side, feeling of lassitude and muddled complexion, feeling of lassitude and muddled complexion.

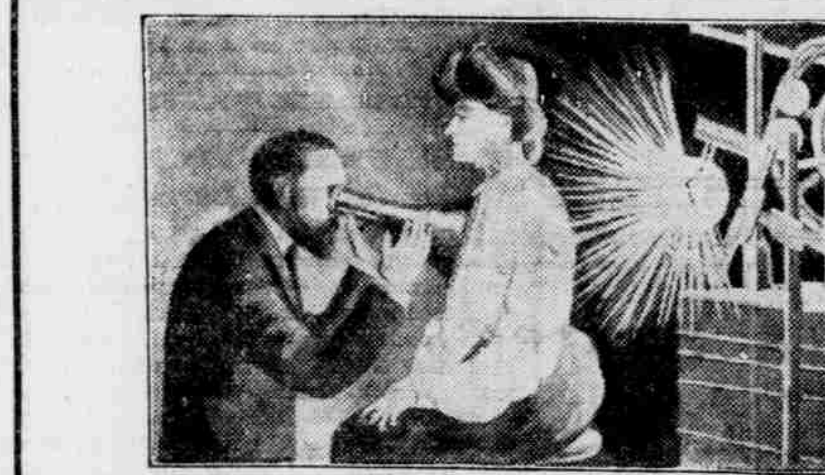
**NERVOUS DISEASES** Loss of sleep, loss of memory, melancholia, impaired intellect, anapathy and nervousness without reason.

**RHEUMATISM** Acute or chronic, muscular, for which other treatments proved unavailing.

**BLOOD DISEASES** Scrofula, chronic ulcers and food tumors.

**SKIN DISEASES** Eczema, Pimples, eruptions, itching of hair and scalp affections.

**CANCERS, TUMORS** and all malignant growths treated without the knife.



## Wonderful X Ray Examinations FREE

DR. BARBRICK will have with him his Special "X RAY" outfit and Electrical Examining Machines and Instruments for examining the Eye, Ear, Nose, Throat, Lungs, Heart, Blood, etc., and will give these remarkable examinations absolutely Free to all who call on him during this visit. The above photo shows the Doctor making X Ray Examination of Lungs as an Aid to Diagnosis.

### READ HIS CREDENTIALS

For the benefit of those who may not know him well, the following credentials will enable the patient to judge whether the Doctor is qualified to cure him or not.

**J. FRASER BARBRICK, M. D.**

Physician, Surgeon and Specialist. For seven years Teacher and Professor in the California Rehectic Medical College. Graduate Cincinnati, 1890; Atlanta, 1890; Los Angeles, 1891; New Graduate New York Police, 1892; N. Y. C. G. 1897-8; Edinburgh, London and Paris, 1902; Vienna and Harvard, 1913. President and member of various medical and scientific societies. As a Teacher, Writer and Specialist his reputation is international.

### For the Hopeless

He especially invites those who have tried other treatments and failed; these who are now treating month after month without help, continuing to treat because of false encouragement; those who suffer from any MALADY which has been pronounced INCURABLE, and people who have been told that they had Consumption, Heart Trouble, Nervous Weakness, or any disease, are all invited to call and place themselves under his care during this visit, and take advantage of the Free Offer.

# A Gas Heater

in the living room these cool nights and mornings provides a quick and economical way to put off starting the furnace.

We are showing a splendid line of heaters this season and, as usual, the prices are right.

**TWIN STATE GAS & ELECTRIC COMPANY**

### SOUTH HALIFAX.

Daniel Fairbanks and family called on relatives here Sunday.

Harry Murdoch went to work in Greenfield, Mass., Monday.

Fred Sheldon and Leon LaRock are boarding at C. R. Woodard's.

Mrs. Doris Sprague and daughter, Alice, were in Wilmington Wednesday.

Mrs. Clarence Long of Shelburne, Mass., is with her sister, Mrs. Janet Stone.

Lester Fairbanks has moved his family this week to West Halifax, where he has work.

Mr. and Mrs. Frank Upton are visiting in Plainfield and other Massachusetts towns.

Mrs. Alta Sprague and daughter have been with her mother in Elm Grove, Mass., this week.

Mr. and Mrs. Charles Pitt of Shattuckville, Mass., were guests of Mrs. Nellie Barry Sunday.

Misses Blanche and Cherylna Barber returned to their home in West Brattleboro last week.

Norton Fairbanks returned from Green River Friday, after a week's stay with his brother.

Byron Sprague of North Adams, Mass., was a guest of her parents, Mr. and Mrs. Doris Sprague, recently.

Miss Blanche Clark went Tuesday to Greenfield where she has a position in Woodard's department store as head milliner.

Mr. and Mrs. Crandall Harris and Mrs. Jennie Tucker of South Deerfield, Mass., were guests of D. E. Harris and C. R. Woodard Sunday.

Mr. and Mrs. H. E. Clark and Mr. and Mrs. Walter Streeter of Manchester, N. H., were at their homes here this week.

Dr. Stetson of Greenfield, Mass., was called in council with Dr. Mather Thursday. They operated on Wesley Fairbanks's knee. The lad is comfortable at this writing.

Fred Upton, Delmont Hicks, Clinton Barry, Frank Stanley, Warren Dalrymple, Harry May and Harry Leannard went to Whately, Mass., Thursday to work for Mr. Crafts harvesting tobacco.

## Auditorium — Brattleboro

Wednesday, September 20

ONE NIGHT ONLY

## The Big Valley Fair Day Attraction

AMERICA'S BRIGHTEST GEM—THE COMEDIENNE

# May Robson

(HERSELF)

Supported by Her Own Company of Capable Players

in Her Latest and Greatest Success

## The Making Over of Mrs. Matt

By James Forbes, author of "The Show Shop," "The Chorus Lady," "The Traveling Salesman," and other successes

THIS IS NOT A PHOTO PLAY

A Mammoth Scenic and Electrical Production Carried in Its Entirety

PRICES — 25c, 50c, 75c, \$1.00, and a Few at \$1.50

Seats on Sale Monday Morning at Nine o'clock

## Get the Habit OF VISITING OUR FOUNTAIN

The coolest store in town. Everything in college ices and egg drinks. Everything strictly pure.

Ask us about the medicinal value of our Buttermilk.

## WILFRED F. ROOT

Pharmacist Truss Fitter

The store where quality rules.